

Thomas N. Gibson
19 Clark Drive,
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August 8th, 2022

Re: Voyager Digital Holdings, Inc

To: The Honorable Judge Michael Wiles



Voyager Digital Holdings, Inc was a trusted cryptocurrency exchange that I, like many others, regarded as a safe haven to store my cryptocurrency without fear of loss due to several factors, one of which includes risk management.

Before deciding to deposit USD into the Voyager exchange, I took two specific aspects into consideration. The first aspect that I considered was the question of safety and security in Voyager's management, so I did what any logical person would do, I began to do research. I researched the CEO of the company first and found that Steve Ehrlich's former position was CEO of E*TRADE Professional Trading, currently known as Lightspeed. Being in a high executive role and dealing with millions of dollars on a day-to-day basis, shows that he can, and was trusted to responsibly manage large sums of money. The second aspect that I took into consideration was safety and security involving the Voyager Digital platform. The platform involved creating an account, setting a passcode, allowing me to set up face ID, providing me with a seed code to access my account if I ever lose my device or need to log in on a new device, and two factor authentication through the Google Authenticator. This seemed extremely secure and gave me assurance on creating an account.

deposited my hard-earned money into the account. I exchanged USD for several different cryptocurrencies, amounting to hundreds of thousands of dollars. Obviously at this point, trusting Voyager Digital was a huge mistake, but my due diligence before creating my account suggested otherwise. Taking into consideration that Voyager Digital Holdings, Inc approved a loan in the amount of \$650 million to Three Arrows Capital without collateral, shows that they failed their customers, and their own company by not taking the time to assess risk management. This lack of risk management shows an abundance of negligence. Negligence that easily could have been avoided, and not have financially destroyed customers, or Voyager Digital themselves.

In closing, I'd like to clarify that there are many others like me. Others that did their due diligence before deciding to invest with Voyager Digital and ended up in the same position that I'm in, and will continue to be in, having my assets frozen until this case is resolved. Please have empathy when making a decision on this case. All we want is OUR cryptocurrency back.

Regards,

Thomas N. Gibson